

**WESBANCO, INC.**

	CPP Disbursement Date 12/05/2008	RSSD (Holding Company) 1070448	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$5,378	\$5,348	-0.6%		
Loans	\$3,484	\$3,303	-5.2%		
Construction & development	\$258	\$156	-39.3%		
Closed-end 1-4 family residential	\$894	\$782	-12.6%		
Home equity	\$253	\$263	4.0%		
Credit card	\$2	\$0	-100.0%		
Other consumer	\$252	\$229	-9.2%		
Commercial & Industrial	\$345	\$317	-8.1%		
Commercial real estate	\$1,204	\$1,249	3.7%		
Unused commitments	\$711	\$649	-8.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$701	\$557	-20.6%		
Asset-backed securities	\$0	\$0	-100.0%		
Other securities	\$559	\$865	54.8%		
Cash & balances due	\$85	\$81	-4.8%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$35	\$47	33.3%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$33	\$49	51.0%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$4,701	\$4,669	-0.7%		
Deposits	\$3,975	\$4,173	5.0%		
Total other borrowings	\$692	\$456	-34.1%		
FHLB advances	\$496	\$254	-48.9%		
Equity					
Equity capital at quarter end	\$678	\$679	0.3%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.5%	7.8%	--		
Tier 1 risk based capital ratio	10.7%	11.1%	--		
Total risk based capital ratio	11.9%	12.4%	--		
Return on equity <sup>1</sup>	5.0%	6.4%	--		
Return on assets <sup>1</sup>	0.6%	0.8%	--		
Net interest margin <sup>1</sup>	3.5%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	86.7%	107.7%	--		
Loss provision to net charge-offs (qtr)	102.9%	131.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>	1.6%	0.8%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	2.2%	2.8%	1.0%	0.8%	--
Closed-end 1-4 family residential	2.4%	3.1%	0.1%	0.1%	--
Home equity	0.5%	0.8%	0.1%	0.2%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.3%	0.3%	0.4%	0.9%	--
Commercial & Industrial	3.2%	2.2%	0.8%	0.3%	--
Commercial real estate	1.9%	1.2%	0.5%	0.1%	--
Total loans	2.0%	1.7%	0.4%	0.2%	--